

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-25111-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Theresa M Witte
510 Summit St
Englewood Cliffs, NJ 07632

Social Security No.:
xxx-xx-7210

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 21, 2019

JAN: dlr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Theresa M Witte
 Debtor

Case No. 14-25111-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnods

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Theresa M Witte, 510 Summit St, Englewood Cliffs, NJ 07632-3034
 cr Hudson City Savings Bank, Dieffenbach, Witt & Birchby, West 100 Century Road, P.O. Box 9, Paramus, NJ 07653-0009
 514935864 +Cohn Lifland Pearlman Herrmann & Knopf, Park 80 Plaza West One, 250 Pehle Avenue, Suite 401, Saddle Brook, NJ 07663-5832
 514935865 +Dieffenbach Witt & Birchby, West 100 Century Road, Paramus, NJ 07652-1439
 515031127 Hudson City Savings Bank, c/o Dieffenbach, Witt & Birchby, West 100 Century Road, P.O. Box 9, Paramus, NJ 07653-0009
 515983233 M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing, PO Box 1288, Buffalo, NY 14240-1288
 515983234 +M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing, PO Box 1288, Buffalo, NY 14240-1288, M&T Bank, successor by merger to 14240-1288
 514935867 +Morgan Melhuish Abrutyn Esqs., 651 West Mountain Pleasant Avenue, Suite 200, Livingston, NJ 07039-1625
 514935868 +National Retail Systems, Inc., 2820 16th Street, North Bergen, NJ 07047-1541
 514935869 +TD Bank, 2059 Springdale Road, Cherry Hill, NJ 08003-4011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 23:56:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy@td.com Aug 21 2019 23:56:15 TD Bank, N.A., PO Box 9547, Portland, ME 04112
 514935862 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 21 2019 23:56:21 American Honda Financial Corporation, National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088
 514935866 +E-mail/Text: camanagement@mtb.com Aug 21 2019 23:55:45 Hudson City Savings Bank, Mortgage Servicing Department, W. 80 Century Road, Paramus, NJ 07652-1437
 TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514935863* American Honda Financial Corporation, National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Emmanuel J. Argentieri on behalf of Creditor M&T Bank, successor by merger to Hudson City Savings Bank bk@rgalegal.com
 Jeffrey W. Herrmann on behalf of Creditor TD Bank, N.A. jwh@njlawfirm.com,
 ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
 John D. Birchby on behalf of Creditor Hudson City Savings Bank jlclutterbuck@hotmail.com,
 diane.lyback.dwb@gmail.com
 John W. Sywilok on behalf of Debtor Theresa M Witte sywilokattorney@sywilok.com
 Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com

District/off: 0312-2

User: admin
Form ID: cscnods

Page 2 of 2
Total Noticed: 15

Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magttrustee.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com
Scott D. Sherman on behalf of Creditor Hudson City Savings Bank ssherman@minionsherman.com
TOTAL: 10